

**Information to identify the case:**

Debtor 1	<u>Larry O. Boyd</u>	Social Security number or ITIN	<b>xxx-xx-2566</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Tina M. Boyd</u>	Social Security number or ITIN	<b>xxx-xx-3622</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-21588-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Larry O. Boyd

Tina M. Boyd

7/18/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Larry O. Boyd  
 Tina M. Boyd  
 Debtors

Case No. 13-21588-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db/jdb  
 aty +Larry O. Boyd, Tina M. Boyd, 109 Perry Avenue, Belle Vernon, PA 15012-2631  
 +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 cr +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 13611550 +AAS Debt Recovery, Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371  
 13611552 +Bureau of Collection Recovery, 7575 Corporate Way, Eden Prairie, MN 55344-2022  
 13611556 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)  
 13657656 +Capital Recovery V, LLC, PO Box 12931, Norfolk, VA 23541-0931  
 13644495 +Century Heritage FCU, c/o James A. Steiner, Esq., 650 Smithfield St., Ste. 1700,  
 Pittsburgh, PA 15222-3913  
 13611555 +Citifinancial, 7467 Ridge Road, Hanover, MD 21076-3139  
 13611557 +Columbia House, P.O. Box 91601, Rantoul, IL 61866-8601  
 13611558 +Columbia House DVD Club, P.O. Box 91601, Rantoul, IL 61866-8601  
 13611559 +Comcast 3 Rivers (Keystone West), P.O. Box 719, Toledo, OH 43697-0719  
 13611562 +Emergency Resources Management, Quantam One, Two Hot Metal Street, 2nd Floor,  
 Pittsburgh, PA 15203-2348  
 13611563 +First Energy fka Allegheny Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1650  
 13639670 +First National Bank of Pa., c/o AAS Debt Recovery Inc., PO Box 129,  
 Monroeville, PA 15146-0129  
 13611564 +First National Bank of Pennsylvania, 3320 East State Street, Hermitage, PA 16148-3399  
 13611566 +Foundation Radiology Group, PC, 75 Remittance Drive #3310, Chicago, IL 60675-3310  
 13611568 +Med Express Urgent Care, 870 Rostraver Road, Belle Vernon, PA 15012-1945  
 13611570 NCO Financial, P.O. Box 13570, Philadelphia, PA 19101  
 13611571 NCO Financial/51, P.O. Box 13574, Philadelphia, PA 19101  
 13614992 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 14016429 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13611573 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
 13611574 +PNC Bank National Association, P.O. Box 5570, Cleveland, OH 44101-0570  
 13611575 +PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342-5433  
 13611572 +People's Natural Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 13611576 +Prime Medical Group Under 1 Year, 515 Broad Avenue, Belle Vernon, PA 15012-1405  
 13611577 +Spartan Financial Services, 13730 South Point Blvd., Charlotte, NC 28273-7715  
 13611578 +Sunrise Credit Service, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
 13611581 +US Department of Education, Attn: Borrowers Service, P.O. Box 5609,  
 Greenville, TX 75403-5609  
 13611582 +US Dept. of Education, P.O. Box 7860, Madison, WI 53707-7860  
 13611583 +USDOE/GLELSI, 2401 International, Madison, WI 53704-3121  
 13633733 United States Department of Education, Claims Filing Unit, P O Box 8973,  
 Madison, WI 53708-8973  
 13611579 +Universal Fidelity, 1445 Langham Creek, Houston, TX 77084-5012  
 13611585 +Weltman, Weinberg & Reis CO LPA, 1400 Koppers Building, 436 Seventh Avenue,  
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 19 2018 02:22:55 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr EDI: RECOVERYCORP.COM Jul 19 2018 05:58:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13611551 +E-mail/Text: seinhorn@ars-llc.biz Jul 19 2018 02:24:12 Ability Recovery Service,  
 P.O. Box 4031, Wyoming, PA 18644-0031  
 13654737 EDI: AIS.COM Jul 19 2018 05:58:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13677000 +E-mail/Text: bankruptcy@cavps.com Jul 19 2018 02:23:45 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 13611553 +E-mail/Text: draible@chfcu.org Jul 19 2018 02:23:47 Century Heritage FCU,  
 9 South 2nd Street, Duquesne, PA 15110-1147  
 13611554 +EDI: CHASE.COM Jul 19 2018 05:58:00 Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 13611560 +E-mail/Text: abovay@creditmanagementcompany.com Jul 19 2018 02:23:51  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13616161 EDI: DISCOVER.COM Jul 19 2018 05:58:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 13611561 +EDI: DISCOVER.COM Jul 19 2018 05:58:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 13611565 +EDI: AMINFOFP.COM Jul 19 2018 05:58:00 First Premier Bank, 601 South Minnesota Avenue,  
 Sioux Falls, SD 57104-4868  
 13611567 +EDI: IIC9.COM Jul 19 2018 05:58:00 I C System, Inc., P.O. Box 64378,  
 Saint Paul, MN 55164-0378

District/off: 0315-2

User: bsil  
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Jul 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13695493 EDI: RESURGENT.COM Jul 19 2018 05:58:00 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
13611569 +EDI: MID8.COM Jul 19 2018 05:58:00 Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13651900 +E-mail/Text: csidl@sbcglobal.net Jul 19 2018 02:23:53 Premier Bankcard/ Charter, P.O. Box 2208, Vacaville, CA 95696-8208  
13628905 EDI: RECOVERYCORP.COM Jul 19 2018 05:58:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13611580 +E-mail/Text: BankruptcyNotice@upmc.edu Jul 19 2018 02:23:59 UPMC Physician Services, 507 West Newton Street, Greensburg, PA 15601-2819  
13611584 +EDI: VERIZONCOMB.COM Jul 19 2018 05:58:00 Verizon Wireless, Attn: Bankruptcy, PO Box 3397, Bloomington, IL 61702-3397  
13671879 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 19 2018 02:23:26 West Penn Power, 1310 Fairmont Ave., Fairmont, WV 26554-3526  
13611586 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 19 2018 02:23:26 West Penn Power, 76 South Main Street, A-RPC, Akron, OH 44308-1817

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey S. Golembiewski on behalf of Debtor Larry O. Boyd jgolembiewski@yahoo.com, denisegole@yahoo.com  
Jeffrey S. Golembiewski on behalf of Joint Debtor Tina M. Boyd jgolembiewski@yahoo.com, denisegole@yahoo.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6